

Consumer Information Catalog

Summer 1997

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Consumer Information Center

U.S. General Services Administration

CONSUMER INFORMATION CATALOG

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Handbook...page 12

CARS

Glove Box Tips. Five booklets to help you get your car ready for summer and winter driving, choose the right repair shop, and get the best work from your mechanic. 10 pp. (1994. EPA) **302D. 50¢.**

How to Find Your Way Under the Hood & Around the Car. Instructions for 14 preventative maintenance services you can perform on your car. 2 pp. (1993. DOC) **303D. 50¢.**

How to Get a Great Deal On a New Car. Step-by-step instructions for a proven negotiation technique that you can use to save money on your next car. 4 pp. (1996. USDA) **304D. 50¢.**

New Car Buying Guide. Discusses pricing terms, financing options, and various contracts. Includes a worksheet to help you bargain. 2 pp. (1992. FTC) **305D. 50¢.**

Nine Ways to Lower Your Auto Insurance Costs. Tips on what to do to lower your expenses. Includes a chart to compare discounts. 6 pp. (1990. OCA) **306D. 50¢.**

Underhood Tips to Help You Keep Your Cool. Learn how non-Freon air conditioners affect you and the environment. 2 pp. (1995. EPA) **502D. Free.**

CHILDREN

Learning Activities

Deputy Fire Marshal Kit. Stickers, a badge, and certificate teach elementary age children the "cool rules" of fire safety. (1995. CPSC/FEMA) **504D. Free.**

Helping Your Child Learn Geography. Fun and interesting things to teach 5 - 10 year olds about geography. Helps kids see how people interact with the Earth, climate changes, and much more. 36 pp. (1996. ED) **372D. 50¢.**

Helping Your Child Learn History. Makes history interesting to 4 - 11 year olds with lots of activities and fun things to do. 50 pp. (1993. ED) **307D. 50¢.**

Helping Your Child Succeed in School. 15 fun activities to do with 5 - 11 year olds to help expand their imagination, obey, organize, help others, and more. 52 pp. (1993. ED) **311D. 50¢.**

Helping Your Child With Homework. Suggestions for children in grades K - 9 to help set the time and place for homework, follow-up with the teacher, and more. 48 pp. (1995. ED) **312D. 50¢.**

Timeless Classics. Lists nearly 400 books published before 1960 for children of all ages. Divided in grade groups of K - 12. 2 pp. (1994. NEH) **314D. 50¢.**

Jr. High & Beyond

All About Direct Loans. Four types of direct student education loans; how much you can borrow, how to apply, how you'll be paid, repayment, and more. 33 pp. (1996. ED) **516D. Free.**

Catch the Spirit: A Student's Guide to Community Service. Ideas and information on how young people can help make their community a better place to live. Describes volunteer opportunities, and local and national resources. 15 pp. (1996. ED) **503D. Free.**

Don't miss "The GED Diploma" on page 4.

Direct Student Loan Consolidation... could benefit you financially. Learn how to consolidate your federal loans into a single account, and more. 16 pp. (1996. ED) **517D. Free.**

Nontraditional Education: Alternative Ways to Earn Your Credentials. Get high school and college credit through the GED program, the National External Diploma Program, correspondence and distance study, and standardized tests. Lists resources and organizations for more help. 16 pp. (1996. DOL) **133D. \$1.50.**

Planning for College. Strategies to help you plan for tuition and fees along with helpful charts for estimating future costs. 10 pp. (1996. TREAS) **507D. Free.**

Preparing Your Child for College: A Resource Book for Parents. Work sheets and checklists to help plan for college academically and financially. 57 pp. (1996/97. ED) **508D. Free.**

The Real Deal. Word games, a poster, and puzzles to help junior high students learn to be smart consumers. 12 pp. (1995. FTC) **313D. 50¢.**

Parenting

Breastmilk or Formula: Making the Right Choice for Your Baby. Explains why breastmilk is best for babies and compares milk based and soy-based formulas. Also provides a list of drugs that are not safe while nursing. 7 pp. (1996 FDA) **629D. Free.**

Dealing with the Angry Child. Practical advice to help parents reinforce positive behavior and help children express anger appropriately. 2 pp. (1992. NIMH) **630D. Free.**

Growing Up Drug Free. Shows parents what children should know about drugs, including alcohol and tobacco, at each age level. 33 pp. (1992. ED) **505D. Free.**

How to Give Medicine to Children. Five questions to ask the pharmacist, and tips on safely using dosing aids. 4 pp. (1996. FDA) **616D. Free.**

Kids Aren't Just Small Adults. Important information about giving nonprescription medicine to your children. 1 pp. (1992. FDA) **506D. Free.**

Kids' Vaccinations Get a Little Easier. Learn what they are and how they work to keep your child healthy. Includes a vaccination schedule. 5 pp. (1994. FDA) **553D. Free.**

Learning Disabilities. Explains the differences between learning problems and disabilities. Chart shows language and reasoning skills to watch for at different ages and more. 40 pp. (1993. NIMH) **316D. 50¢.**

Preventing Childhood Poisoning. How to spot symptoms of poisoning, and what antidotes to give. Suggestions to help poison-proof your home. 4 pp. (1996. FDA) **509D. Free.**

Don't overlook how to "Protect Your Family from Lead in Your Home" listed on page 10.

Schools Without Drugs. An action plan for parents, teachers, school administrators, and students that can help fight drug use. 91 pp. (1992. ED) **510D. Free.**

Toys & Play. Learn how play can improve your child's development. Includes a toy safety and buying guide for children up to 12 years old. 23 pp. (1994. CPSC) **511D. Free.**

EMPLOYMENT

Compliance Guide to the Family and Medical Leave Act. Learn who is eligible and what is required of employees and employers for extended leave-without-pay under special circumstances. 23 pp. (1996. DOL) **381D. 50¢.**

The GED Diploma. Learn what the General Education Development Diploma tests cover, how to prepare, and where to get more information. 16 pp. (1991. ED) **512D. Free.**

Handy Reference Guide to the Fair Labor Standards Act. Explains the federal laws on minimum wage, overtime pay, child labor, and more. 18 pp. (1996. DOL) **374D. 50¢.**

Health Benefits Under COBRA (Consolidated Omnibus Budget Reconciliation Act). How to keep or buy coverage for yourself and family after a job loss, reduced work hours, divorce, or death. 24 pp. (1994. DOL) **317D. 50¢.**

High Earning Workers Who Don't Have a Bachelor's Degree. Lists more than 100 occupations requiring less than a college degree. 8 pp. (1995. DOL) **101D. \$1.00.**

How to File a Claim for Your Benefits. Here's what to do if your claim or appeal for health, disability, or severance benefits is denied. 2 pp. (1991. DOL) **318D. 50¢.**

OSHA: Employee Workplace Rights. What to do if you question safety or hazards in your workplace. Lists addresses and phone numbers for more information. 19 pp. (1994. DOL) **617D. Free.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and more. 1 year subscription, 4 issues. (DOL) **250D. \$9.50.**

• **Also check out "Nontraditional Education: Alternative Ways to Earn Your Credentials" on page 3.**

Resumes, Application Forms, Cover Letters, and Interviews. Tips on tailoring your resume for specific jobs and sample interview questions. 8 pp. (1987. DOL) **102D. \$1.00.**

Tips for Finding the Right Job. Learn how to assess your skills and interests, prepare a resume, write cover letters, and interview for a job. 28 pp. (1996. DOL) **131D. \$1.75.**

Tomorrow's Jobs. Discusses changes in the economy, labor force, future demand, and more. 14 pp. (1996. DOL) **103D. \$1.75.**

What You Should Know About Your Pension Rights. Explains your rights, benefits, payment schedules, protections, and more. 48 pp. (1995. DOL) **359D. 50¢.**

Your Guaranteed Pension. Answers 19 frequently asked questions about the security of private pension plans, including benefits and plan termination. 11 pp. (1995. PBGC) **596D. Free.**

ENVIRONMENT

Collecting Used Oil for Recycling/Reuse. Tips for changing your own motor oil and explains why recycling oil helps the environment and saves energy. 2 pp. (1994. EPA) **513D. Free.**



Cooling Your Home Naturally. Suggests how to save electricity and keep your home cool with landscaping, roof treatments, and more. 8 pp. (1994. DOE) **104D. \$1.00.**

The Duck Stamp Story. Help preserve wetlands and wildlife refuges by becoming a collector of these unique stamps. 8 pp. (1997. DOI) **514D. Free.**

Energy-Efficient Windows. Describes how to reduce your home's heating, cooling, and lighting costs. 6 pp. (1994. DOE) **105D. \$1.00.**

• **Don't miss "Water on Tap..." in the Health section on page 7.**

Healthy Lawn, Healthy Environment. Tips on soil preparation, grasses, watering, mowing, pesticides, choosing a lawn care service, and more. 19 pp. (1992. EPA) **319D. 50¢.**

Why Save Endangered Species? Ways to get involved in saving plants and animals. 7 pp. (1992. DOI) **515D. Free.**

FEDERAL PROGRAMS

The Americans with Disabilities Act: Questions and Answers. Explains how the civil rights of persons with disabilities are protected at work and in public places. 32 pp. (1992. DOJ) **602D. Free.**

• *Check out "A Guide to Disability Rights Laws" on page 13.*

Are There Any Public Lands for Sale? Describes the federal program to sell excess undeveloped public land and why there is no more available for homesteading. 12 pp. (1994. DOI) **106D. \$1.00.**

Federal Information Center. Lists where and when to call when you need assistance from the federal government. Special help for users of text telephones. 1 pp. (1997. GSA) **631D. Free.**

Guide to Federal Government Sales. How to buy land, houses, cars, and other items from 18 federal sales programs, including seized and unclaimed property. 19 pp. (1994. GSA) **107D. \$1.75.**

How You Can Buy Used Federal Personal Property. The government sells its used equipment and industrial items; here are telephone numbers to call for more information. 4 pp. (1996. GSA) **320D. 50¢.**

National List of Authorized Sellers of Forfeited Property. The government sells real estate, motor vehicles, boats, jewelry, art, antiques, and more that have been forfeited under Federal law. Here's a list by state where items are sold and phone numbers for more information. 8 pp. (1997. DOJ) **624D. Free.**

U.S. Real Property Sales List. Lists government properties for sale that are sold by auction or sealed bid. Tells how to get more information on specific properties. 5 pp. (Bi-monthly. GSA) **519D. Free.**

Your Right to Federal Records. Use the Freedom of Information Act and the Privacy Act to obtain records from the federal government. Answers questions and has a sample request letter. 26 pp. (1996. DOJ/GSA) **373D. 50¢.**

Your Social Security Number. Explains why we have social security numbers, when and how to get one, and how to protect its privacy. 2 pp. (1994. SSA) **520D. Free.**

Benefits

Guide to Health Insurance for People with Medicare. Fill in the gaps in Medicare coverage and avoid paying for duplicate benefits. 35 pp. (1996. HCFA) **632D. Free.**

Medicare Covers Mammograms. Describes what a mammogram is, how it detects early breast cancer, and what Medicare covers. 5 pp. (1995. HCFA) **521D. Free.**

Medicare Managed Care. Compares the benefits and disadvantages of managed care vs. fee-for-service plans. 19 pp. (1996. HCFA) **610D. Free.**

Medicare Pays for Flu Shots. Why, when, and where Medicare recipients can get free flu shots. 2 pp. (1994. HCFA) **522D. Free.**

Request for Earnings and Benefit Estimate Statement. A form to complete and return to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (1994. SSA) **523D. Free.**

Social Security: Understanding the Benefits. Explains retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 40 pp. (1996. SSA) **524D. Free.**

Social Security: What Every Woman Should Know... about benefits upon retirement, disability, widowhood, or divorce. 17 pp. (1996. SSA) **618D. Free.**

Your Medicare Handbook. Learn who is eligible, events that can change your Medicare protection, what is and isn't covered, and your right to appeal. 30 pp. (1996. HCFA) **110D. \$2.25.**

FOOD & NUTRITION

Action Guide for Healthy Eating. Ideas to help you lower your risk of cancer by eating less fat and more fruits, vegetables, and whole grains. 16 pp. (1995. NCI) **525D. Free.**

Can Your Kitchen Pass the Food Safety Test? Take the 10 point quiz on food storage, handling, and cooking to protect your family from food-borne illnesses. 4 pp. (1995. FDA) **526D. Free.**

A Consumer's Guide to Fats. Describes the different types of fats and cholesterol and their effects on your health. 5 pp. (1994. FDA) **527D. Free.**

Dietary Guidelines for Americans. How to choose a diet that will taste good, be nutritious, and reduce chronic disease risks. 43 pp. (1995. USDA/HHS) **321D. 50¢.**

Eat Right to Help Lower Your High Blood Pressure. Lists snacks, menu ideas, and recipes to help you control your weight and high blood pressure. 30 pp. (1995. NIH) **111D. \$1.50.**

Food Label Close-Up. Describes the nutrition facts, ingredients, nutrient content, health claims, and the value of package dates. 5 pp. (1995. FDA) **529D. Free.**

A Fresh Look at Food Preservatives. Describes how and why food preservatives are used and what safety standards are followed. 5 pp. (1994. FDA) **530D. Free.**

Growing Older, Eating Better. How and why to follow a nutritious diet as you grow older. Sources of information about meal programs and assistance. 5 pp. (1996. FDA) **531D. Free.**

Check out the new booklet "Fitness and Exercise" in the next column.

How to Help Avoid Foodborne Illness in the Home. Easy but essential tips that will keep your food free from the four most common and dangerous bacteria. 8 pp. (1997. USDA) **625D. Free.**

How to Buy Fresh Fruits. Use these tips to make healthy decisions based on prices, wholesomeness, quality, and convenience. 26 pp. (1994. USDA) **322D. 50¢.**



Is Something Fishy Going On? Explains names and appearance of different species of fish so you can spot some of the most common sales frauds. 5 pp. (1994. FDA) **533D. Free.**

Making It Easier to Shed Pounds: The New Food Label. Helps the diet-conscious select nutritious foods for their weight-loss plan. 6 pp. (1994. FDA) **534D. Free.**

Quick Consumer Guide to Safe Food Handling. From shopping to storing leftovers - avoid food poisoning. Learn how long some foods can be safely frozen or refrigerated. 8 pp. (1991. USDA) **535D. Free.**

Scouting for Sodium: The New Food Label. Gives tips on how to use the new food label in choosing foods for a low-sodium diet. 5 pp. (1995. FDA) **536D. Free.**

Take the Guesswork Out of Roasting a Turkey. How to buy, stuff, and store turkey, with timetables and directions for thawing and roasting. 2 pp. (1997. USDA) **633D. Free.**

Taking the Fat Out of Food. Describes various fat substitutes that can make your diet healthier. 6 pp. (1996. FDA) **538D. Free.**

Thrifty Meals for Two. Developed especially for the older couple on a limited budget. Menus and recipes to help you prepare hearty, nutritious, and economical meals. 70 pp. (1993. USDA) **112D. \$2.50.**

HEALTH

FDA Consumer. Articles based on recent developments in the regulation of foods, drugs, and cosmetics by the Food and Drug Administration. Subscription, 6 issues. (FDA) **251D. \$10.00.**

Fighting Fleas and Ticks. How to remove a tick safely, prevent tick-borne disease, keeping fleas away. 6 pp. (1996. FDA) **540D. Free.**

Fitness and Exercise. Get fit and feel better with daily activities that fit the weather and your schedule. 12 pp. (1996. NIH) **626D. Free.**

Guide to Choosing a Nursing Home. When to visit, what to ask about quality care, Medicare/Medicaid coverage, and more. Includes a helpful checklist. 19 pp. (1993. HCFA) **541D. Free.**

Don't overlook the "Compliance Guide to the Family and Medical Leave Act" listed on page 4.

Health Information On-Line. Access to virtually limitless health and medical information is available on the Internet, including fraudulent and false information. Suggestions to help determine if a site is reliable and where to find reputable sites. 5 pp. (1996. FDA) **613D. Free.**

Progress in Blood Supply Safety. Discusses how the blood industry is regulated, and tests performed on all donated blood. 4 pp. (1995. FDA) **544D. Free.**

Questions to Ask Your Doctor Before You Have Surgery... with follow-up information to help you make decisions about your health care. 14 pp. (1995. HHS) **115D. \$1.00.**

Seven Steps to Safer Sunning. Practical tips to help you assess your risk of skin damage. 5 pp. (1996. FDA) **619D. Free.**

Silicone Breast Implants. Where to get information, report problems, and precautions to take if you already have implants. 4 pp. (1993. FDA) **545D. Free.**

The Sun, UV, and You. Explains what the UV (ultraviolet radiation) index is and how to avoid skin cancer, cataracts, and premature aging of the skin. 12 pp. (1995. EPA) **546D. Free.**

Walking for Exercise and Pleasure. Includes illustrated warm-up exercises and advice on how far, how fast, and how often to walk for best results. 14 pp. (1994. PCPFS) **116D. \$1.00.**

Water on Tap: A Consumer's Guide to the Nation's Drinking Water. Explains where it comes from, how safe it is, what contaminants are, and how they're treated. 28 pp. (1997. EPA) **634D. Free.**

Drugs & Health Aids

Aspirin: A New Look at an Old Drug. How aspirin can help in the prevention and treatment of cardiovascular disease. 3 pp. (1994. FDA) **547D. Free.**

Buying Medicine? Help Protect Yourself Against Tampering. 1 pp. (1992. FDA) **548D. Free.**

Choosing Medical Treatments. Describes how to decide if alternative therapy such as acupuncture, hypnosis, herbs, or biofeedback, is right for you. 5 pp. (1995. FDA) **549D. Free.**

Depo-Provera. Discusses benefits and risks of this injection that prevents pregnancy for three months. 3 pp. (1993. FDA) **550D. Free.**

Eye Wear. Tells what different eye specialists do and gives questions to ask when shopping for eyeglasses or contact lenses. 2 pp. (1994. FTC) **325D. 50¢.**

FDA's Tips for Taking Medicines. How to get the most benefit with fewest risks. Questions to ask and suggestions for long-term use. 5 pp. (1996. FDA) **551D. Free.**

How Folate Can Help Prevent Birth Defects. When and how to get enough folic acid in your diet to reduce the risk of certain serious and common birth defects which affects the baby's brain and spinal cord. 4 pp. (1996. FDA) **611D. Free.**

Have you seen the booklets in the Parenting section on page 3?

Making It Easier to Read Prescriptions. Examples of typical prescriptions and lists common symbols and terms so you can understand your doctor's instructions. 3 pp. (1995. FDA) **554D. Free.**

Mammography Facilities Must Meet Quality Standards. Learn what has changed to better your chances of early detection of breast tumors. 5 pp. (1994. FDA) **555D. Free.**

Nonprescription Medicines: What's Right for You? Advice on choosing over-the-counter (OTC) medicines and avoiding harmful interactions. 12 pp. (1996. FDA) **556D. Free.**

Not a Cure-all, Eye Surgery Helps Some See Better. Discusses and compares common surgical procedures and the new laser procedures. 5 pp. (1995. FDA) **557D. Free.**



Taming Tummy Turmoil. Lists over-the-counter medications (and their possible side effects) for motion sickness, heartburn, indigestion and overindulgence. 4 pp. (1996. FDA) **559D. Free.**

Unproven Medical Treatments Lure Elderly. Learn why unproven medical treatments can be dangerous and how to avoid fraud. 5 pp. (1995. FDA) **560D. Free.**

Who Cares: Sources of Information About Health Care Products and Services. Learn how to spot misleading or deceptive claims for hearing aids, drugs, medical treatments, nursing facilities, and more. 10 pp. (1996. FTC) **380D. 50¢.**

Medical Problems

Alzheimer's Disease ... is a group of diseases that lead to the loss of mental and physical functions. Learn how Alzheimer's is diagnosed, possible causes, and current treatments. 36 pp. (1992. NIMH) **561D. Free.**

Chronic Fatigue Syndrome. Learn the symptoms and what treatments are being studied. 15 pp. (1991. NIH) **326D. 50¢.**

Coping with Arthritis In Its Many Forms. Describes treatments for the most common types of arthritis, and how to avoid being a target for fraudulent "cures." 5 pp. (1996. FDA) **562D. Free.**

Don't Lose Sight of Glaucoma. Find out who is most likely to develop glaucoma, symptoms, and how it is treated. 2 pp. (1993. NIH) **327D. 50¢.**

Preventing Stroke. Discusses what a stroke is, warning signs, and risk factors. Includes a chart to estimate your stroke risk. 8 pp. (1994. NIH) **375D. 50¢.**

Prostate Cancer... is the second most common cancer in men. Learn how it's detected, what treatments are available, and where to get more information. 5 pp. (1995. FDA) **563D. Free.**



So You Have High Blood Cholesterol. Guidelines for lowering your blood cholesterol through diet, medication, and exercise. 36 pp. (1993. NIH) **119D. \$1.75.**

Spread the Word About Cancer: A Guide for Black Americans. Learn what you can do to reduce your chances of getting cancer. 12 pp. (1995. NCI) **564D. Free.**

Urinary Tract Infections In Adults. Discusses the risks, symptoms, and treatments of this common infection. 19 pp. (1991. NIH) **328D. 50¢.**

Varicose Vein Treatments. Explains treatments, risks and side effects; questions to ask your doctor; and more. 2 pp. (1994. FTC) **329D. 50¢.**

What You Need to Know About Skin Cancer. Discusses symptoms, the importance of early detection, treatments, how to do a skin self-exam, and where to go for more information. 25 pp. (1993. NCI) **635D. Free.**

When the Spine Curves. How to detect and get help treating scoliosis, an abnormal curvature of the spine that may show up during adolescence. 3 pp. (1985. FDA) **565D. Free.**

Yeast Infections. Describes the symptoms, causes, available medications (including over-the-counter medications), and preventive tips. 2 pp. (1996. FDA) **566D. Free.**

Mental Health

Attention Deficit Hyperactivity Disorder. Discusses symptoms, causes, diagnosis, and treatments of this disorder which affects many children and young people. 42 pp. (1994. NIMH) **330D. 50¢.**

Anxiety Disorders. Treatments available and resources to contact for more information on panic phobias, stress, obsessive-compulsive, and other disorders. 24 pp. (1994. NIMH) **567D. Free.**

Bipolar Disorder (Manic-Depressive Illness). Learn signs and symptoms, available treatments, and how to get help. 12 pp. (1993. NIMH) **568D. Free.**

Eating Disorders. Learn symptoms, possible medical complications, treatments, how to help, and resources for more information. 17 pp. (1993. NIMH) **376D. 50¢.**

Helping the Depressed Person Get Treatment. Gives specific advice and examples of symptoms, and treatments to help. 23 pp. (1990. NIMH) **569D. Free.**

Medications for the Treatment of Schizophrenia: Questions and Answers. Describes various medications and how they work, gives a range of usual daily doses and discusses side effects. 13 pp. (1992. NIMH) **570D. Free.**

Obsessive-Compulsive Disorder. Learn how to identify, treat, and get help for excessively repetitive thoughts and behaviors that are distressing and extremely difficult to overcome. 16 pp. (1994. NIMH) **571D. Free.**

Panic Disorder. What to do when anxiety or sudden fear seems too much to handle. Lists symptoms, treatments, and where to get help. 2 pp. (1993. NIMH) **572D. Free.**

Plain Talk About Depression. Depression has many symptoms. Learn how it's diagnosed, treated, and how to get help. 4 pp. (1992. NIMH) **573D. Free.**

HOUSING

Buying & Financing

Consumer Handbook on Adjustable Rate Mortgages. Describes basic features, advantages, risks, and terminology. Explains how ARM's work and how to reduce your risks. 25 pp. (1995. FRB) **331D. 50¢.**

A Consumer's Guide to Mortgage Lock-Ins. Basic information to help you obtain the terms of credit you really want. Lists questions to ask when shopping for a mortgage. Also lists state and federal agencies for more help. 14 pp. (1995. FRB) **332D. 50¢.**

A Consumer's Guide to Mortgage Refinancings. Is refinancing beneficial for you? Learn the costs, and how to tell if the time is right. 8 pp. (1995. FRB) **333D. 50¢.**

Energy Efficient Mortgage Home Owner Guide. If you're buying, refinancing, or remodeling, you could increase your comfort and save money with a mortgage that covers energy-saving repairs. 9 pp. (1996. DOE) **609D. Free.**

Guide to Single Family Home Mortgage Insurance. FHA insurance protects lenders against losses on mortgages so they can offer you more generous terms. Learn what the costs, conditions, and options are. 21 pp. (1994. HUD) **120D. \$1.25.**

Home Buyer's Vocabulary. Defines common words and terms used in the real estate world. Especially useful for the first time buyer. 14 pp. (1994. HUD) **121D. \$1.00.**

The Home Inspection & You. Answers questions about how and why you should get a home inspection before buying or selling. 2 pp. (1993. USDA) **334D. 50¢.**

How to Buy a Home With a Low Down Payment. There are private and federal options for obtaining a mortgage. Learn how to qualify, determine what you can afford, and more. 12 pp. (1995. USDA) **574D. Free.**

How to Buy a Manufactured (Mobile) Home. Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 22 pp. (1997. FTC) **377D. 50¢.**

The HUD Homebuying Guide. Here are step-by-step instructions for finding and financing a HUD home. Includes charts to help you estimate mortgage payments. 11 pp. (1995. HUD) **575D. Free.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Practical tips to help reduce your expenses. Lists phone numbers of state insurance departments for more information. 4 pp. (1995. OCA) **335D. 50¢.**

Home Improvements & Safety

Backyard Bird Problems. How to control common problems such as destruction of garden plants, nesting in gutters and chimneys, and damage to your home's exterior. 27 pp. (1993. DOI) **576D. Free.**

Consumer Guide for A Fire Safe Home. A comprehensive guide to fire safe building products, renovating supplies and furnishings. 20 pp. (1997. CPSC/FEMA) **636D. Free.**



Fixing Up Your Home and How to Finance It. Basic information about hiring a contractor, doing the work yourself, and the Title 1 loan program (a loan for making home improvements). 2 pp. (1995. HUD) **378D. 50¢.**

A Home Electrical Safety Check. Lists symptoms of potential electrical hazards, discusses do's and don'ts, and poses questions to help you keep your home safe. 17 pp. (1995. CPSC) **337D. 50¢.**

Home Water Treatment Units. Discusses various options for purifying drinking water, factors to consider before purchasing a unit, and how to avoid deceptive sales pitches. 2 pp. (1993. FTC) **338D. 50¢.**

Keeping Your Home Safe. Use the crime-stoppers' checklist and other practical tips to protect your home from fire and theft. 13 pp. (1996. DOJ) **627D. Free.**

Never Say Never. 90% of all U.S. natural disasters involve flooding. Learn how to obtain the insurance coverage you should have. 5 pp. (1996. FEMA) **577D. Free.**

Protect Your Family from Lead In Your Home. Ingesting lead is dangerous, especially to young children. Learn how to check your home and reduce the hazards. 15 pp. (1995. EPA) **578D. Free.**

Rehab a Home With HUD's 203(k). Learn how you might get a long-term mortgage that includes the costs of reconstructing, modernizing and eliminating health and safety hazards in your home. 35 pp. (1995. HUD) **339D. 50¢.**

Repairing Your Flooded Home. Step-by-step advice on cleaning up and repairing your home and its contents after a flood and how to protect your home in the future. 56 pp. (1992. FEMA) **579D. Free.**

Selecting a New Water Heater. Describes how different types of water heaters work and features to consider when buying. 6 pp. (1995. DOE) **122D. \$1.00.**

MONEY

Bankruptcy. Explains what bankruptcy is, lists the different types, and what the differences mean to you in the short and long term. 5 pp. (1996. LSC) **580D. Free.**

Being An Executor. Explains what an executor is and does in order to settle an estate. Includes a checklist and resources for more help if you are named an executor. 8 pp. (1996. LSC) **581D. Free.**

Being Sued. Describes what happens when you're sued; when to consider hiring a lawyer; and options for avoiding litigation. 10 pp. (1996. LSC) **604D. Free.**

Cybershopping. The pros and cons of shopping on the Internet with special tips on protecting the security of a financial transaction. 2 pp. (1996. FTC) **341D. 50¢.**

Doing Your Taxes. Explains what tax forms to use, how to fill them out, where to send your return, and how to get free help. Lists the most common errors to watch for. 12 pp. (1995. TREA) **582D. Free.**

An IRS Audit. Explains what an audit is, and factors that may trigger one. Here's advice that includes how to appeal the results. 8 pp. (1996. LSC) **583D. Free.**

Look into "Who Cares: Sources of Information About Health Care Products and Services" on page 7.

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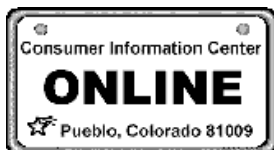
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